



Home Earns Spot on "The Great Christmas Light Fight"

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Citrus Heights Messenger

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Serving the City of Citrus Heights & Sacramento County

JANUARY 1, 2021

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RID YOURSELF OF 2020'S FINANCIAL STRESS



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A Gift to Families



Above: From left to right: Adopted family, Justin Stevenson (Detective), Tiffany Campbell (Support Services Supervisor), Paul Reyes, John Standley (Fleet Technician), Teresa Dawn (Program Assistant), Kris Frey (Lieutenant), and Nicholas Oldwin (Detective). Photo by Larissa Wasilevsky/CHPD Right: From left to right: Bob Clegg, Ann Clegg, and Marie Simmons. Photo by Teresa Dawn

Submitted by Larissa Wasilevsky, Citrus Heights Police Dept.

CITRUS HEIGHTS, CA (MPG) - Despite being a most unusual year for all, 2020 has proven to be another huge success for the Citrus Heights Police Department's Holiday Referral Program. This success was again made possible as a result of the outpouring of community support and volunteerism within the city of Citrus Heights. This year nearly 250 Citrus Heights residents benefited from the program in some capacity. Even though the traditional high-energy police convoy through the

city to visit a number of selected adopted families was not possible due to COVID, more than the usual holiday cheer was spread throughout the community. Twenty-seven adopted families were presented with an amazing number of gifts and all the items needed to provide a full holiday meal, during a drive-thru pick-up event at the police department on December 17.

All donated toys, blankets, food, clothing, gift cards and money

were made possible by the generosity of over 70 donors, including several local businesses, local service clubs, volunteers, and City of Citrus Heights employees and community members. This wonderful event provided

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A Message From City Manager Chris Boyd



I hope everyone in Citrus Heights had a warm, joyous, and most importantly healthy holiday season. This time of year brings with it much reflection, and I am grateful for all the ways our City has stayed true to our solid roots during a very tough time. In 2020, community leaders rallied together to support families in need, neighbors found creative ways to stay connected and look after each other, businesses partnered with us to provide meals to seniors, and residents have followed Public Health Orders to keep those at-risk safe from COVID-19.

As we head into the new calendar year and close the book on 2020, your City leaders, staff, and officials are focused on planning for the future. Aligned with our City's core values of government transparency and fiscal prudence, I would like to provide an update to help frame what is ahead for us here in Citrus Heights.

As always, your City leaders and staff take our direction from our residents. During the recent election, our community voted not to pass Measure M, which was proposed as a local revenue source to support City services. We have known since our City incorporated that there would come a time when our expenses would be higher than our revenue, and we are in the midst of that time right now. While we knew that budget cross-over period was coming, it has been compounded by added fallout from years of increased online shopping trends, a declining mall and retail economy, and a global pandemic. This decline in City revenue is met with a mounting need to repair our City's inherited aging infrastructure and streets.

With all this in mind, we are up against the toughest budget projections our City has ever seen. As is our tradition in Citrus Heights, the City already runs on a very lean budget and we remain dedicated to fiscal prudence. Now, without viable options for increasing City revenue, we are tasked with making difficult decisions

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A Milestone

Porsche Middleton Makes History Once Again as Vice Mayor

By Donna Wood, ASE Worldwide

CITRUS HEIGHTS, CA (MPG) - The daughter of a Military Veteran and Community Advocate, and as an African American woman, Porsche Middleton has risen higher in the City of Citrus Heights than ever before. Originally elected as the first African American woman to the City Council, she was recently elected by her Council member peers, as the City's Vice Mayor.

Ms. Middleton embodies the future of a Citrus Heights that is growing more racially diverse. This moment marks another critical milestone for the City of Citrus Heights and the greater Sacramento Region as well. With diversity a keystone to

community engagement, Mrs. Middleton offers the City the opportunity to gain invaluable insights and enables greater citizen accessibility.

While she may be the first African American woman in this office, she is also the first and only African American to reach this height in any city in Sacramento County. Just like Kamala Harris, who is the first woman of color rising to Vice President-Elect, Ms. Middleton will also not be the last. In a recent telephone interview, she said, "I'm confident that young girls who live throughout the region will see this as a time of possibilities for them and particularly in the City of Citrus Heights."

I'm proud to represent the

Continued on page 3



New Citrus Heights Vice Mayor for 2021, Porsche Middleton, at the entrance of the California State Capitol in Sacramento, California. Photo provided by ASE Worldwide

Home is Where You Make It, a Re-Housing Success



Victoria Deal, a Sacramento Self-Help Housing client.

Sacramento County Health and Social Services

SACRAMENTO COUNTY, CA (MPG) - Rising rents, increased cost of living and a shortage of affordable housing – among other factors – have caused homelessness to increase across California communities, including Sacramento. For people already living paycheck-to-paycheck, a rent increase threatens housing stability. Victoria Deal, who relies on disability and Social Security, was evicted and found herself homeless.

“I had nowhere to go ... I was sleeping on my daughter’s couch, in my car, here, there and everywhere. So I called my navigator at Sacramento Self-Help Housing (SSHH) and I told her about my situation and my health problems,” said Deal. “I have a lot of health issues already and I can’t deal with people getting COVID-19

and being (unhoused). So they helped me.”

The organization Deal reached out to – Sacramento Self-Help Housing – is one of several nonprofits working with the County of Sacramento to alleviate homelessness. Funded through the county’s Full Service Rehousing Shelter Program (also known as the Scattered Site Shelter Program), SSHH master-leases 23 multi-bedroom homes throughout the county and provides small-group housing settings, as opposed to large congregate shelters.

“The goal is obviously not only to get people off the streets and under a roof, but we do it in such a way that integrates them back into a healthy living situation,” said Janna Haynes, public information officer with Sacramento County Department of Human Assistance. “Our goal is to identify what it is that’s keeping them in homelessness

and how we can help them overcome those challenges so they can stand on their own two feet. And it’s different for people; it’s not always mental health or drug addiction. Sometimes it’s something as simple as help with a deposit.”

Deal, who lives with multiple physical and mental health conditions, was able to move into one of SSHH’s homes where they helped with all basic living expenses such as food and utilities. That allowed her to pay off debts, including back rent related to her eviction. With help from her case manager and housing coordinator, she was able to find permanent housing after four months. When she moved into her apartment in September 2020, County Full-Service Rehousing Shelter Program also helped with moving costs, the rental deposit and helped furnish her home with some basic furniture.

“I didn’t know of any other way in the world that I would be able to do it with my income,” Deal said. “I am thankful because they help me keep my stability, my mental stability and they helped me keep my possessions together. I’ve worked a long hard way to get to where I am today. They help me maintain that and my dignity.”

Uplifting Others - Employee Spotlight

Julie Field has dedicated her career to helping individuals and families in her community. Since 2015, she has served as the Sacramento County Department of Human Assistance Homeless Services Program Manager, designing and administering programs that support positive outcomes for persons experiencing homelessness. These services include outreach and crisis response, emergency shelter and rehousing programs, all geared to transition people into

stable housing.

In her role, she has witnessed people overcome great challenges to lift themselves up and out of homelessness.

“It always starts and ends with the person; you, as a provider, can only do so much,” said Field.

The gains may be incremental and seem insignificant to the scale of the issue, but to Field and the people she works to support, every win is a huge win.

“When I first began my work in this role, the answer to homelessness always sounded so simple to me; you connect a person to a home,” she said. “What I learned is that the journey to housing is where the complexities and hard work lie, and getting to that destination is nothing short of amazing and inspiring.”

For more information on housing opportunities, visit Sacramento Self-Help Housing. ★

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PHILADELPHIA PHILADELPHIA **\$6.99**

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TALK TALK TALK **\$7.99**

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UNIKER **\$2.79**

UNIKER **\$1.99**

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Onion **24.99**

Onion **19.99**

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A Milestone

Continued from page 1
citizens of my district and serve the entire Citrus Heights community.”

After existing as an unincorporated area in northeastern Sacramento County for nearly 100 years, Citrus Heights became an independent city offering local municipal services in January 1997. Unchanged, however, is its traditional Citrus Heights hospitality. Today the City serves businesses and the 89,000



Porsche Middleton

residents who call Citrus Heights home.

Elected to the Citrus Heights City Council in 2018, representing

District 5, Porsche is a former corporate executive and an active voice in the community.

She works to improve the quality of life of citizens in the community. An active Board member with several organizations, Ms. Middleton is married to her college sweetheart, Ben. The couple have two young sons, ages 9 and 5.

For more information, contact: info@PorscheMiddleton.com ★

Supervisors Select Acting County Executive

By Kim Nava,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Board of Supervisors has selected Ann Edwards, the Director of Sacramento County’s Department of Human Assistance, for the position of Acting County Executive. The appointment is effective immediately and will remain in effect while County Executive Nav Gill is on administrative leave.

Edwards is the first woman appointed to the County Executive position.

“I am pleased to announce that the Board of Supervisors voted unanimously to appoint Ann Edwards as Acting County Executive,” said Board Chair and First District Supervisor Phil Serna. “Ann has been a dedicated

public servant throughout her career, and we are confident she will provide steady leadership in this new role.”

“I have accepted the Board of Supervisors’ request to stand in as Acting County Executive during this critical time,” said Edwards. “The public’s business is the Board’s and my highest priority. Together, we will work to provide the county with the stability, focus and leadership this moment requires.”

Edwards has served as Director of Human Assistance since 2014. Before that, she worked as the Director for Social Services for Solano County. Prior to Solano County, she worked for Sacramento County between 1998 and 2013, serving as Chief Deputy County Executive for



Ann Edwards has been selected Director of Sacramento County’s Department of Human Assistance, for the position of Acting County Executive.

Countywide Services, Director of Health and Human Services, Director of Mental Health Services, Division Manager for Adult Mental Health and Program Manager for Child and Family Mental Health.

Edwards holds a Master’s degree in Counselor Education and a bachelor’s degree in Social Work from California State University, Sacramento. ★

A Gift to Families

Continued from page 1

wrapped gifts to the adopted families including 89 children and 44 adults.

In addition, the families of Sayonara Drive also had their usual, albeit downsized police visit with an officer’s Holiday Wave Parade to greet them after they received their own 100 donated gifts, toys, blankets and stuffed animals at the Sayonara Youth Center. Since the usual high-energy, close contact with police officers’ event could not happen this year, Julie Habeeb, site director since 2015, spent more than two weeks at the center assembling donated items into bags of goodies for her 45 families. One of their major partners, Fair Oaks Church, makes sure each child gets at least one gift of their choice each year. Habeeb said of the event during a phone interview, “This is the best way to end the year to unite Sayonara families and the community.” The turnout of over 100 Sayonara children, their families and others to support them on December 17, stretched down the street and was much more than she had expected.

The Holiday Referral Program is a partnership between the City of Citrus Heights, the Citrus Heights Police Department’s Youth and Family program, local service clubs, businesses, schools and community members. It is funded by and made possible because of the generosity and the caring, kind spirit of the entire Citrus Heights community.

Larissa Wasilevsky, CHDP Public Information Officer, said in an email, “We

are extremely grateful for the partnerships, friendships and unwavering support of the Citrus Heights Community and sincerely thank everyone who made this year’s Holiday Referral Program a wonderful success.” (The CHPD Youth & Family Services Unit is dedicated to the safety, development and protection of our community’s children.)

Adopting Families

- American Legion Citrus Heights Post 637
- Anonymous Citrus Heights Community Members
- American Public Works Association (APWA)
- Area 7 & 8 & 9 Neighborhood Associations
- California Accounting
- Citrus Heights Chamber of Commerce
- Citrus Heights Kiwanis Club
- Citrus Heights Community Marching Band
- Citrus Heights Police Department (CHPD) employees
- CHPD Volunteers
- CHPD Interns
- Citrus Heights Soroptimist
- City of Citrus Heights employees
- CramZ Marketing Services
- Dollar General store
- Grocery Outlet Greenback
- In-n-Go Valero
- Lakeview Village Teddy Bear Collection
- Progressive Employment
- Sunrise Mall
- Sunrise Marketplace
- Tim Pantle, The Adopt a Dog Realtor

SMUD Lists Unclaimed Checks on Its Website

SMUD News Release

SACRAMENTO, CA (MPG) - SMUD has published the names of customers and vendors who have not yet cashed checks dated September 30, 2017 or earlier. The list of names will be posted on SMUD’s website, smud.org, until December 21, 2020.

In order to file a claim on an uncashed check, claimant’s name must be included on this list, or they do not have a valid claim.

To make a claim, call 916-732-7440 and supply the claimant’s name, current

address, telephone number and the address for the time period between October 1, 2016 and September 30, 2017. Claimants can also mail a claim to:

Sacramento Municipal Utility District
Unclaimed Monies
6201 S Street,
Mail Stop B352
Sacramento, CA 95817-1818

Each year, SMUD posts this information in an effort to find the money’s rightful owner. Claims must be made by 5 p.m. on December 21, 2020 or they become the property of SMUD under

California Code Section 50050-50057.

Replacement checks will be issued only to the payee or upon proof of death, to the payee’s beneficiary.

About SMUD

As the nation’s sixth-largest community-owned, not-for-profit, electric service provider, SMUD has been providing low-cost, reliable electricity for more than 70 years to Sacramento County and small adjoining portions of Placer and Yolo Counties. SMUD’s power mix is about 50 percent non-carbon emitting. For more information, visit smud.org ★



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Give the gift of a healthier, safer holiday season. As cold weather gets closer, keep your loved ones safe by getting tested for COVID-19, wearing a mask, physical

distancing and avoiding large gatherings. Practice good habits and take care of each other.

Visit SacCountyCOVID.com to learn how you can make a difference.



COVID-19 Vaccines Arrive at Mercy San Juan

By Patrick Larenas

SACRAMENTO REGION, CA (MPG) - The 2020 year came to a close with news that the long awaited COVID-19 vaccine has now begun to be administered in hospitals in the Greater Sacramento area. Dignity Health Mercy San Juan Medical Center in Carmichael was among six Dignity Health hospitals receiving its first shipment of the first FDA approved emergency COVID-19 vaccine on Thursday, December 18.

External Communications Manager for Dignity Health Greater Sacramento Division, Yessenia Anderson, said, "Today marks a moment for the history books... This is a huge step forward in the battle against COVID-19."

In order to receive the Pfizer BioNTech COVID-19 vaccine, the hospital prepared by acquiring equipment for cold temperature storage and developing all the safety processes to be implemented.

As part of a pilot vaccination program for the respiratory illness, the hospital began administering the first round of vaccinations to 29 critical health



Dana Zahniser (left), Nurse Shift Manager, ED and Sherry Harris (right), Employee Health RN both administered vaccines and then at the end vaccinated each other. Photo: Dignity Health

care workers who volunteered on Friday, December 19.

Mercy San Juan Medical Center president Michael Korpel said, "Our care team members... have answered the call of duty and beyond during this pandemic, and I am thankful to now be able to offer them an added layer of protection as they carry out their crucial life-saving work."

"While there are always unknowns when a new vaccine is developed..."

Korpel said, "Safety is our priority, and we only administer vaccines that are proven safe and effective."

Hospitals such as Mercy San Juan, Anderson said, "are expect[ed] to receive more doses of the vaccine every week, so the number of people who can get the vaccine will increase exponentially very quickly."

For more information visit: dignityhealth.org/sacramento/locations/mercy-san-juan-medical-center. ★

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Citrus Heights Speed Limits Updated



Five roadway segments in Citrus Heights have posted new speed limits in compliance with California Vehicle Code requirements. Photo: City of Citrus Heights

City of Citrus Heights

CITRUS HEIGHTS, CA (MPG) - Updated speed limits have been posted on five roadway segments in Citrus Heights, effective December 14, 2020. These updates bring the posted speed limits into compliance with California Vehicle Code requirements, allowing our Police Department the ability to better enforce speeding and increase roadway safety. In the four areas where speed limits are increasing, the City Engineer has recommend the lowest speed limits allowed by law.

Antelope Rd. From I-80 to Auburn Blvd: Existing Speed Limit (MPG) 40; Measured 85th % Speed (MPG) 51; Proposed Speed Limit (MPG) 45; Change (MPG) +5.

Antelope Rd. From Auburn Blvd to Sunrise Blvd: Existing Speed Limit (MPG) 40; Measured 85th % Speed (MPG) 50; Proposed Speed Limit (MPG) 45; Change (MPG) +5.

Fountain Square Dr. from Greenback Ln. to Stock Ranch Rd: Existing Speed Limit (MPG) 30; Measured 85th % Speed (MPG) 30; Proposed Speed Limit (MPG) 25; Change (MPG) -5.

Old Auburn Rd. from Fair Oaks Blvd. to Northeastern City Limits: Existing Speed Limit (MPG) 35; Measured 85th % Speed (MPG) 43; Proposed Speed Limit (MPG) 40; Change (MPG) +5.

Sunrise Blvd. from Antelope Rd. to Northern City Limits: Existing Speed Limit (MPG) 40; Measured 85th % Speed (MPG) 49; Proposed Speed Limit (MPG) 45; Change (MPG) +5.

These speed limit updates were approved by City Council on October 22, 2020. To learn more about these updates, including how the new speeds were set, a link to the City Council presentation, and a recorded interview on the topic with the City Engineer and a Police Officer with the Traffic Unit, please visit CitrusHeights.net/SpeedLimits. ★

A Message From City Manager Chris Boyd

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to decrease services next year and for the foreseeable future. Thanks to feedback from thousands of residents through the City's extensive survey efforts, we know the services our community prioritizes most. As we head into strategic planning and budgeting, we will look to balance and align with those priorities as much as possible.

Our hope for this New Year is that we stay more connected than ever with our residents, building on the strength and resilience Citrus Heights has shown this year while tackling upcoming decisions

for our future. There are a number of ways you can connect with your City to stay involved: follow our social media pages, watch Council and Commission meetings, subscribe to newsletters, sign up for FlashVote, and more. Visit CitrusHeights.net/StayConnected for our list of ways to connect.

On behalf of all City staff and officials, I wish everyone in Citrus Heights a safe and healthy New Year.

Sincerely,
Chris Boyd
City Manager

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Another Christmas Tree in the Bag

By Rev. James L. Snyder

It's hard to believe, but another Christmas has come and gone. It comes so slow but leaves so fast. I guess I'll never understand that. This Christmas was probably the most unusual that I have ever experienced.

The day after Christmas, the Gracious Mistress of the Parsonage and I were sitting around the Christmas tree drinking our morning cup of coffee. Looking at the tree brought back a lot of memories for both of us. My memories are vaguer than hers, but after all, it's the memory the counts.

Leading up to Christmas in our house was quite interesting. The Gracious Mistress of the Parsonage puts everything together, and she has a plan for everything.

I remember one year trying to help her, and I just got in her way. Not only that, but I dropped a couple of Christmas tree ornaments, and they broke. To this day, I've never made up for that one.

As we were sitting around the Christmas tree, I remembered a Christmas when I was rather young. This would have been hundreds of years ago, I'm sure. That Christmas, my

father got me a Daisy Red Ryder BB gun for my present. Those were the days when such a thing as that happened.

I must confess that I had my BB gun confiscated during the first couple of days after Christmas. For some reason, I'm still not sure about it today, I was not supposed to shoot any windows in the house. I think, if I remember correctly, there were three windows I shot during that episode.

Not only did I have my BB gun confiscated, but there was a Christmas spanking that went along with that. I can almost feel the spanking today.

I chuckled as I told my wife the story of my BB gun. As much as I tried, I never got a similar story from my wife. Of course, she knows if I had that kind of information that I could use it to my advantage.

What I have discovered about wives is that they talk a lot but know when not to talk. As far as husbands are concerned, they don't talk that much, but they never know when not to talk.

Admiring our Christmas tree for this year was a very special time. In a week or so, that tree would be taken down, the ornaments

packed away, and the tree put back up into the attic where we stored it. While it was up, though, it was wonderful to think about all of the activities that happened around that tree.

Of course, down through the years, we have replaced that tree several times. But it's the thought that really matters. All the wonderful stories that come from that tree certainly bring cheer to our hearts. We spent some time talking about the gifts we gave and the gifts we got.

As we were reminiscing, I remembered a verse of Scripture that has encouraged me.

"I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive" (Acts 20:35).

It's not what you get that really matters, but what you give and the reason behind that giving.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 352-216-3025 or e-mail jamesnyder2@att.net. The church web site is www.whatafellowship.com. ★



By Pastor Ray Dare

God always operates in your life by faith. That's why you need goals in your life, because a goal is a statement of faith. A goal says, "I believe God wants me to accomplish something by a certain date." If you don't have a date, it's not a goal. It's a wish. It's a dream. It's a desire. But wishes are a dime a dozen; they're worthless. The only thing that will change your life is setting a goal. So, I want to encourage you as we start this brand-new year to set some goals by FAITH. A FAITH goal has five characteristics, they are:

Focused: That means it is specific. If you use the words "more" or "less," it's not a focused goal. "I want to be less angry" or "I want to weigh less" or "I want to be more like Jesus" are not goals because you

Pastor Ray's Encouraging Words

Set Goals by Faith

can't measure them. You must be specific.

Attainable. If you set an unrealistic goal, it's just going to discourage you. If you say, "I'm going to pray two hours a day." You're probably setting yourself up for failure. Set a goal that stretches you and then trust God will help you stretch.

Individual. That means it's personal. You cannot set goals for other people because you can't control them. You can't set goals for your children, husband, boyfriend or girlfriend. You can only set goals for yourself, because you can control only you and not anybody else.

Trackable. Trackable goals can be measured. They're verifiable. You set a date and say, "By June 30th. Or "By Dec. 31st, I want to accomplish 'this.'" Make it trackable.

Heartfelt. Your goals must be heartfelt, something you're motivated to do, something you're passionate about. If

you're not motivated to do it, you won't.

Let me give you four areas to make some FAITH Goals in. The Bible says, "Jesus grew in wisdom and stature, and in favor with God and man." Luke 2:52. He grew Intellectually, Physically, Spiritually and Socially. Every year we should grow same way. Each year set an Intellectual goal, to learn something new. Set a physical goal, to improve your health. Set a Spiritual goal, to grow closer to God and to be more like Christ. Set a Social goal, to improve your relationship(s).

If you do this, set some goals by FAITH, I guarantee you, you will grow and you will change in 2019! You will not reach all your goals, no one does, but you will have a FAITH driven direction that will grow you and will please the Lord.

Pastor Ray
New Beginnings Church
www.NBC4u.org ★



By Marlys Johnsen Norris, Christian Author

Giving A Gift Of Love

From the time we were small children we learned that a Christmastime many nice gifts we received were from people who loved us. Loving us was the reason they gave us anything to just make us happy. Throughout the years we were loved and received many gifts from others and we experienced truly loving those people also. Those beloved people demonstrated the beautiful example of love that one day so as we grew older we would teach it to others.

Then, at a certain age we wanted to express our love to them in the same way, on Christmas

and birthday too. At a young age we were given an allowance for doing some

household chores. It was not much money to spend, so just able to purchase something expressing our love also, was important to us.

However, the learning curve really came to many of us when we learned about God's love and the plan of salvation. We heard that there is "no greater love than a man would lay down his life for another." That obedient incarnate man was Jesus Christ who was born and willing to do His Fathers Will and go to a Cross, shed every ounce of His blood and die - purchasing God's forgiveness for every one of us. **There is "no greater love" than this!**

Jesus birth was no accident! The plans of God are divinely inspired and every one will come to pass at just the right timeframe. Prophecy about Jesus birth to a virgin woman is recorded in Isaiah 53 in the Old Testament. Father/Creator/God loves mankind so much He desires to have an Intimate personal relationship with every single one of us. **"When you seek Him with all your heart, you will find Him." He is just a prayer away!**

Marlys Johnsen Norris
Christian Author
of 7 Books,
Columnist since 2006 for American River Messenger
Legacy teacher
"Recipes for a Happier Marriage"
Marlysjn@gmail.com ★

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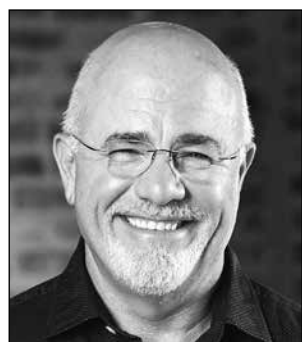
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Dave Ramsey Says

Push the Pause Button

Dear Dave,
I've been following your plan, but recently I experienced a medical emergency. I'm about half-way through Baby Step 2 and paying off my debts using the debt snowball system. Considering the circumstances, should I stop doing the debt snowball for now?

– Brooke

Dear Brooke,
That's exactly what you should do. But make sure you're only pressing the pause button on paying off debt. I'm talking about temporarily stopping the debt snowball, and making only minimum payments on all non-mortgage debt for now.

Cash is your umbrella when it rains, and you never know just long the rain will last. Even if you have great health insurance, you might end up paying a chunk out of pocket. That's why it's important to save up and have plenty on hand.

Things like this are often just a bump in the road, so don't get discouraged. They can be expensive, and they're part of life, but taking care of these kinds of issues doesn't have to mean giving up on getting control of your finances. Emergency issues, especially a medical emergency, come first. Then, go back when things are better and pick up where you left off knocking out debt using the debt snowball system.

You can do this, Brooke. God bless you!

– Dave

You're Just Not Ready

Dear Dave,

My husband and I just bought a small business with cash. My sister let us live with her while we saved up the money for it, but things are starting to get a little cramped for everyone. The other day, my sister offered to co-sign on a house for us. Do you think this is a good idea?

– Cari

Dear Cari,

Ok, so you just bought a business. I love your entrepreneurial spirit and the fact you saved up and paid for it with cash. But at this point, you don't

know if the business is going to be successful or not. On top of that, you told me you'd need a co-signer for a home. If you need a co-signer for anything, it means you're not financially ready for that purchase.

I know you don't want to hear this, but you guys need to just forget about buying a house for a while. If I were in your shoes, I'd find a decent, inexpensive place to rent, and spend two or three years getting the business up and running. Pay off any debt you have, while saving as much money as you can in the process.

I want you and your husband to have a nice house someday. But right now, it would be a burden instead of a blessing.

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Changing Election Rules Alters Outcomes



By Dan Walters
CALMatters

Periodically, owners of major league sports teams change game rules and in doing so they inevitably affect the games' outcomes, purposely or not.

Politics are no different. Changing the rules of campaigning, voting and other political procedures affects election results.

We saw an example of that adage this year. Loosening voter registration requirements, allowing or disallowing ballot harvesting and, in some states, shifting from in-person voting to vote-by-mail affected voter turnout, altered the composition of the electorate and thus ultimately had an effect on what or who won or lost.

Obviously, writers of rules – federal and state legislators, mostly – have a motive in changing them to benefit themselves, their parties and their allied interest groups.

That's why, for instance, the national Democratic Party poured untold millions of dollars into state legislative campaigns. The campaign's avowed goal was altering the partisan balance of statehouses, now mostly Republican, to affect how congressional districts are redrawn after the

2020 census, but it largely failed.

Two constitutional amendments introduced in the California Legislature's newly convened session attest to the continuing desire of politicians to change political rules and thus outcomes. Senate Constitutional Amendment 1, submitted by Sen. Bob Hertzberg, a Democrat from Van Nuys, would flip how referenda – measures to overturn laws passed by the Legislature – are submitted to voters.

Currently, an interest group opposed to a new law can challenge it by collecting enough signatures to place a referendum on the ballot. Voters are then asked to either validate the new law by voting "yes" or repeal it by voting "no."

Hertzberg wants a "yes" vote to repeal the new law and a "no" vote to keep the new law in place.

Is the current procedure a little confusing? Yes, particularly since the referendum process is only occasionally used. But it's doubtful that SCA 1's change would be less confusing.

Hertzberg apparently believes that the change would decrease the chances of a successful referendum because if voters are somewhat undecided or confused about the underlying issue, they are more likely to vote "no."

He introduced SCA 1 a month after his landmark law abolishing cash bail for criminal defendants was overturned by a referendum, Proposition 25, sponsored by the bail

bond industry. Voters marked nearly 55% of their ballots "no" on Hertzberg's bail bill.

Proposition 25 is widely seen as a template for other referenda by business groups adversely affected by laws passed by a liberal Legislature.

Senate Constitutional Amendment 3, offered by Sen. Ben Allen, a Redondo Beach Democrat, would make a huge change in recall elections.

Currently, when enough signatures are collected to seek the recall of an elected official, such as then-Gov. Gray Davis in 2003, the issue is placed before voters in two simultaneous ballot measures. One is on the recall itself and the second is to elect someone to replace the ousted officeholder if the recall is successful.

With 135 candidates on the second ballot, action movie star Arnold Schwarzenegger succeeded Davis with about 48% of the vote.

SCA 3 would place the targeted officeholder on the same ballot as the challengers, meaning the incumbent could stay in office with a plurality of the vote instead of the harder-to-achieve majority vote currently required for the recall ballot.

When you change political rules, you likely change the outcome of the political game, just as in football or baseball.

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★

CLG NEWS UPDATES

Provided by Citizens for Legitimate Government (CLG) See legitgov.org

World's Second Largest Hydroxychloroquine Plant in Taiwan Blows Up | 22 Dec 2020 | News sources in Taiwan (thanks to Dr. Meryl Nass for breaking this story here in the U.S.) are reporting that the world's second largest supplier of raw materials to make hydroxychloroquine (HCQ) blew up earlier this week, which will most certainly put a strain on the world's supply of HCQ. Taiwan English News reports: An explosion at a pharmaceutical factory in Taoyuan City left two injured and caused a fire early this afternoon, December 20. People as far as Tamsui District in New Taipei City reported hearing the massive blast shortly after noon. Immediately after the blast, thick black smoke could be seen pouring out of the SCI Pharmtech factory. While the factory is located close to Taipei Taoyuan International Airport, operations at the airport were not affected, according to reports in United Daily News and ET Today. The Taoyuan City Fire Department dispatched 76 personnel, 28 fire appliances and 2 ambulances to the scene of the fire.

Rep. Mo Brooks: 'Dozens' of House Members Joining Jan. 6 Electoral College Challenge | 28 Dec 2020 | Rep. Mo Brooks (R-Ala.), the GOP leader of a plan to challenge Electoral College votes on Jan. 6, said that "dozens" of House members are going to sponsor a measure to object. "There are dozens in the House of Representatives who have reached that conclusion that I have; we're going to sponsor and co-sponsor objections to the Electoral College vote returns," Brooks told Fox News on Monday morning. The move, which has to occur during the Joint Session of Congress on Jan. 6, requires a member of the House and a member of the Senate to carry out. So far, Sen.-elect Tommy Tuberville (R-Ala.) has suggested he might join Brooks and the other GOP House lawmakers. Sen. Rand Paul (R-Ky.) has also suggested he might as well. Neither Tuberville nor Paul have made public statements affirming the effort.

Trump Urges Supporters to Gather in DC on Jan. 6 | 28 Dec 2020 | President Donald Trump on Sunday urged supporters to join the planned protests in Washington on Jan. 6, 2021. "See you in Washington, DC, on January 6th. Don't miss it," Trump wrote in a tweet, promising more information later. A number of groups are planning to gather in the nation's capital next month as members of Congress convene in a joint session to count electoral votes. At least 11 members or members-elect in the House of Representatives plan to object to electoral votes. They have not yet received a commitment from a senator; challenges require both a representative and a member of the upper congressional chamber. The objection wouldn't be upheld unless a majority of each chamber vote in favor of it.

Oops! Over 4,000,000 Votes Cast By the Same Person in Pennsylvania | 27 Dec 2020 | With 521,879 last names representing 9,008,753 votes we can determine that each unique surname is responsible for an average of 17.26 votes. ...The surname to votes ratio was 17:1. If there were 245,033 surnames were identical then the same person voted 4,165,561 times. On December 26, Bobby Piton tweeted: "I have some absolutely Stunning News to report regarding PA. I examined just over 9,008,753 records and have identified 521,879 unique Last Names. 245,033 or just under 47% of the total Last Names in PA only belong to 1 and only 1 person!"

Peter Navarro Says 379,000 Illegal Ballots Were Cast in Michigan | 21 Dec 2020 | Last Thursday, Dr. Peter Navarro released an explosive report outlining the fraud in the 2020 election. The report explained how Democrats cheated in the 2020 election in various contested states. Notably however, the report did not include a detailed breakdown of Michigan. At the time of the report, Dr. Navarro explained there was insufficient data to draw estimates of how the various types of irregularities in Michigan translate into possible illegal votes. This morning, Dr. Navarro joined Steve Bannon's War Room: Pandemic. During the interview (48:00 mark), Navarro told Bannon he now has the "receipts" for Michigan. Dr. Navarro explained that Biden's lead in Michigan is currently alleged to be 154,000 votes. "My top line number at this point for illegal, possibly illegal ballots, is 379,000," Navarro said. "That's more than twice the victory margin," he continued.

Arizona Senators Sue to Enforce Subpoenas for Election Equipment, Records | 23 Dec 2020 | The president of the Arizona Senate and the chairman of the state senate's Judiciary Committee filed a lawsuit on Dec. 21 asking the Maricopa County Superior Court to enforce a pair of subpoenas that sought ballot tabulation equipment and voting records from county election officials. Arizona Senate President Karen Fann and Senate Judiciary Committee Chairman Eddie Farnsworth, both Republicans, had issued the subpoenas to the Maricopa County Board of Supervisors on Dec. 15. In response, the board voted against complying and filed a lawsuit to determine whether it is obligated to produce the materials sought. The Arizona Senate lawsuit states that after the Nov. 3 election, state lawmakers were inundated with questions and complaints from citizens who were concerned with the integrity of the election and whether their votes were correctly counted. ★

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LAVISH 180201 1-1-21

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GLOBAL 180201 1-1-21

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FIRST 180201 1-1-21

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SWEET 180201 1-1-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08003 Jonathan Angus Turner, 2550 Ganzan Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "It's All For Her Boutique and More" 2550 Ganzan Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 3, 2020 Publish: December 11, 18, 25, 2020 and January 1, 2021
BOUQUETTE 180201 1-1-21

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MAX 180201 1-1-21

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PRIORITY 180201 1-1-21

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NOVATECH 180201 1-1-21

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AAA 180201 1-1-21

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AAA 180201 1-1-21

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CITIZENS 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08956 Signova Corporation, 2360 East Bidwell Street Suite 111 Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Tracking The World" 2360 East Bidwell Street Suite 111 Folsom, CA 95630. Filed with the Clerk of Sacramento County December 11, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
TRACKING 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08957 Jasveer Singh, 8036 Linden Lime Court Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Cal Express" 8036 Linden Lime Court Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 11, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
CAL 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08910 Global Positioning System Installers, 11417 White Rock Road Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "GPSI" 11417 White Rock Road Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December 10, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
GPSI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-07458 Parity Property Solutions LLC, 7952 Canyon Drive Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Parity Property Solutions" 7952 Canyon Drive Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 15, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
PARITY 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08899 Ghulam H. Najafi, 2134 Butano Drive Unit 2213 Sacramento, CA 95825 and Azizullah Hadati, 2633 Duling Avenue #31 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Nilli Enterprise" 2134 Butano Drive Unit 2213 Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 10, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
NILLI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08745 Andy Baydala, 7780 Lialana Way Citrus Heights, CA 95610 and Bring Forth Jr Trust, 1309 Coffeen Avenue Suite 1476 Sheridan, WY 82801 is doing business under the Fictitious Business Name(s) "Tax & Business Solutions Alliance, Personal Taxman" 7780 Lialana Way Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 6, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
TAX 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08344 Luis E Sanchez and Tammy Shay Sanchez, 2712 Argolis Way Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Leafy Lawn" 2712 Argolis Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County November 16, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
LEAFY 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08093 Andriy Baydala, 7780 Lialana Way Citrus Heights, CA 95610 and Bring Forth Jr Trust, 1309 Coffeen Avenue Suite 1476 Sheridan, WY 82801 is doing business under the Fictitious Business Name(s) "NMD Realty Group" 5230 Karm Way Sacramento, CA 95842. Filed with the Clerk of Sacramento County November 30, 2020 Publish: December 25, 2020 January 1, 8, and 15, 2021
NMD 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08344 Maximilian Zimin, 6909 Crosswoods Circle #153 Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "MIZaUs" 8104 Shadow Lane Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County December 23, 2020 Publish: January 1, 8, 15, and 22, 2021
MIZAUS 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08622 Christian A Romero, 777 Campus Commons Road #200 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Lawise.com" 2512 Fair Oaks Boulevard #8 Sacramento, CA 95825. Filed with the Clerk of Sacramento County November 25, 2020 Publish: January 1, 8, 15, and 22, 2021
LAWISE 180201 1-22-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08622 Kelly Carter and John Hanen, 4742 Robert Frost Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "J&K Real Estate" 7947 Garfield Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 4, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
J&K 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08529 Khawaja Brothers Transportation Inc, 7406 Wisall Court Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "KBT" 7406 Wisall Court Elk Grove, CA 95758. Filed with the Clerk of Sacramento County November 23, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
KBT 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08813 Michael Mervine, 6740 Admiral Avenue Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "VINE Realty Group" 5790 Sunrise Boulevard #200 Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 7, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
VINE 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08871 Sunjit Singh, 6482 Gloria Drive #38 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Chahal Brothers Express" 6482 Gloria Drive #38 Sacramento, CA 95831. Filed with the Clerk of Sacramento County December 9, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
CHAAHAL 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08839 Cerro Rojo Internacional de Mexico, LLC, 2585 Danube Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Cerrimex, LLC" 2585 Danube Drive Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 8, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
CERRIMEX 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08675 Debra Gibson, 9575 Red Rock Road Reno, NV 89508 is doing business under the Fictitious Business Name(s) "Gibson & Co Transaction Management" 9575 Red Rock Road Reno, NV 89508. Filed with the Clerk of Sacramento County December 1, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
GIBSON 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08812 JasC & Co LLC, 9116 Dongston Way #1 Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Soap Vibez, Cada Dia" Candles" 9116 Dongston Way Sacramento, CA 95826. Filed with the Clerk of Sacramento County December 7, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
SOAP 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08746 Apex Lab LLC, 6370 W. Flamingo Road Suite 12 Unit 539 Las Vegas, NV 89103 is doing business under the Fictitious Business Name(s) "AUXO" 6151 Fair Oaks Boulevard Suite 108 Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 3, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
AUXO 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-07388 Marguerite Sue Barrett, 219 River Ridge Way Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Watt Avenue Pet Hospital" 3321 Watt Avenue 109 Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 14, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
WATT 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08819 Valentin Abu, 8936 Bedford Avenue Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Val's Transport" 8936 Bedford Avenue Fair Oaks, CA 95620. Filed with the Clerk of Sacramento County December 7, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
VALI 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08686 CA Valley Bees Inc, 2407 Upham Court Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "CA Valley Bees" 2407 Upham Court Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 1, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
CA 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08313 Patrick Gavin Duffy, 10919 Coloma Road #2 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Bear Garden Studio" 7973 Park Drive #D Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 16, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
BEAR 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08805 Star Plus Pizza Inc, 9097 Four Seasons Drive Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Star Plus Pizza Inc" 8211 Bruceville Road #135 Sacramento, CA 95823. Filed with the Clerk of Sacramento County December 7, 2020 Publish: December 18, 25, 2020 January 1, and 8, 2021
STAR 180201 1-8-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08093 Andriy Baydala, 7780 Lialana Way Citrus Heights, CA 95610 and Bring Forth Jr Trust, 1309 Coffeen Avenue Suite 1476 Sheridan, WY 82801 is doing business under the Fictitious Business Name(s) "NMD Realty Group" 5230 Karm Way Sacramento, CA 95842. Filed with the Clerk of Sacramento County November 30, 2020 Publish: December 25, 2020 January 1, 8, and 15, 2021
NMD 180201 1-15-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2020-08244 Nicholas Dimitropoulos and Monique M. Dimitropoulos, 5230 Karm Way Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "NMD Realty Group" 5230 Karm Way Sacramento, CA 95842. Filed with the Clerk of Sacramento County November 30, 2020 Publish: December 25, 2020 January 1, 8, and 15, 2021
NMD 180201 1-15-21

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Can You Rid Yourself of 2020's Financial Stress as We Head into 2021?

Commentary
by Alan Becker

2020 has been a tough year for nearly everyone, and that may be especially true for retirees and those nearing retirement who suddenly are worried about whether their careful planning and years of saving could be upended by events beyond their control.

After all, retirement is supposed to be a pleasurable and satisfying time when you kick back and enjoy the fruits of all those decades of labor. That's difficult to do if you're jittery about a volatile stock market, or you fret over every expenditure because you aren't sure whether your savings can go the distance in a lengthy retirement.

As this year draws to a close, and we look toward 2021, plenty of people still have worries. For them – and maybe for you – the future is uncertain. But frankly, the future is always uncertain, and worrying about your finances without taking charge of your situation does no one any good.

So, if you're already in retirement or plan to be there soon, how can you reduce some of that financial stress that's weighing you down in these tumultuous times? Let me offer a few ideas:

Take control. Just stewing and letting the emotional strain rule your days and nights does no good. Instead, focus on actions you can take to help reduce some of that stress. Often, just doing something – anything – can help you feel better. Review your financial assets so you truly know where you stand. Those assets might include savings accounts, investment accounts, retirement accounts, life insurance, real property or other items. You can't create a plan unless you know exactly where you stand, so taking stock of things should be the first step. That way



Take control. Instead, focus on actions you can take to help reduce some of that stress. Often, just doing something – anything – can help you feel better. MPG file photo

you aren't operating in the dark. And what about the "T" word? Taxes! Have you imparted tax-efficiency as a part of your retirement plan? Do you know your options when it comes to this certainty?

Reconsider the timing of your retirement. Whenever the economy is shaky, it's best to consider your options ahead of time so you can be prepared before problems arise. If you're still working, for example, and you suddenly lose your job, one option may be to retire earlier than you originally planned and take Social Security. That can come with downsides, though. If you begin

drawing Social Security before your full retirement age (between 66 and 67 for most people) you receive a reduced monthly check. That could cost you tens of thousands of dollars over a long retirement. Conversely, if your job situation is stable but you're worried your nest egg is inadequate, consider postponing retirement. That will allow you to save more, potentially increase your Social Security benefits, and can potentially give your investments time to recover from temporary market declines.

Review your budget and clean up bad habits. Many of us have less-than-stellar financial habits that we

developed over the years. Those patterns of behavior don't magically disappear as you approach retirement. You need to be intentional about changing bad habits so you aren't spending more money than you need to – or should. To help you determine the difference between necessary and discretionary spending, review the past six months to a year of expenditures. As you review your spending, think beyond all those momentary, one-time splurges. Include your regular household bills, such as utilities, cable and cell phone service. You might be able to save money through a family plan, by bundling services, or by cutting the

cord altogether.

Evaluate the risk in your portfolio. Perhaps you have had an aggressive investment strategy, and that's how you accumulated a big nest egg that (you hope) was designed to carry you through decades of retirement. But, in an uncertain market and with retirement already here or close at hand, it may be wise to re-evaluate how much risk you're holding in your portfolio. Now would be a good time to diversify and consider other investment options so you can help protect what you already have.

Remember, though, that if your unsteady financial situation is getting the better

of you, you don't have to go it alone. Find an experienced financial professional who can help you develop a plan that can potentially ease at least some of your worries.

It's possible to get back on track financially – and, hopefully, set aside those concerns that could mar your enjoyment of life in retirement.

Alan Becker is president and CEO of Retirement Solutions Group (www.rsgusa.net) and author of Return on Investment or Reliability of Income? The True Meaning of ROI in Retirement. He is an Investment Adviser Representative, has passed the Series 65 securities exam, and is insurance licensed in multiple states, including Kansas and Missouri. Becker also hosts two radio shows. He is a U.S. Navy Veteran and is involved with veteran-related charity endeavors.

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Aerojet to be Acquired by Lockheed Martin for \$5 Billion

Aerojet Rocketdyne Press Release

EL SEGUNDO, CA (MPG) - Aerojet Rocketdyne Holdings, Inc. (NYSE: AJRD) announced that it has entered into a definitive agreement to be acquired by Lockheed Martin Corporation (NYSE: LMT) in an all-cash transaction with a total equity value of \$5.0 billion.

Under the terms of the agreement, which has been unanimously approved by each company's Board of Directors, Lockheed Martin will acquire Aerojet Rocketdyne for \$56.00 per share in cash, representing a premium of approximately 33% to Aerojet Rocketdyne's closing stock price on December 18, 2020 and a premium of approximately 42% to the Company's volume weighted average stock price ("VWAP") for the last 90 trading days.

As part of the transaction, Aerojet Rocketdyne declared a \$5 per share pre-closing special dividend

to holders of its common shares and convertible senior notes, on an as-converted basis. The special dividend will be paid on March 24, 2021, to holders of record as of March 10, 2021. The payment of this special dividend, unless revoked, will adjust the consideration to be paid by Lockheed Martin to \$51 per share at closing.

"We are pleased to bring together our complementary companies in a transformative transaction that will provide premium cash value for our shareholders and tremendous benefits for our employees, customers and partners," said Eileen P. Drake, CEO and President of Aerojet Rocketdyne. "Joining Lockheed Martin is a testament to the world-class organization and team we've built and represents a natural next phase of our evolution. As part of Lockheed Martin, we will bring our advanced technologies together with their substantial expertise and resources to

accelerate our shared purpose: enabling the defense of our nation and space exploration. On behalf of the Aerojet Rocketdyne Board and management team, I'd like to thank all of our employees for their unwavering dedication and focus in helping us achieve this great milestone."

The transaction is expected to close in the second half of 2021 and is subject to the satisfaction of customary closing conditions, including regulatory approvals and approval by Aerojet Rocketdyne's stockholders. A transition team will be formed to allow for a seamless integration and ensure continuity for customers, employees and other stakeholders.

Citigroup Global Markets Inc. and Evercore were co-lead financial advisors to Aerojet Rocketdyne. Jenner & Block LLP acted as M&A counsel and Gibson, Dunn & Crutcher LLP acted as Securities counsel. ★

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CITY OF CITRUS HEIGHTS NOTICE OF PUBLIC HEARING

NOTICE is hereby given that on **January 14, 2021, at 7:00 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Citrus Heights will hold a Public Hearing for the consideration of the following:

GPA-20-02 Draft Amendment to the General Plan Housing Element

In accordance with state law, Citrus Heights is updating its General Plan Housing Element to reflect the new housing needs projected by the Sacramento Area Council of Governments for the 2021-2029 period. On December 9, 2020, the Planning Commission reviewed the draft amendment to the General Plan Housing Element. The Planning Commission is recommending the City Council to approve the changes. The project is Categorically Exempt from CEQA under Section 15061 of the Guidelines. Project Planner: Casey Kempenaar

PLEASE NOTE: In order to minimize the spread of the COVID 19 virus, Governor Newsom has issued Executive Orders that temporarily suspend some requirements of the Brown Act. Please be advised that the Council Chambers are closed to the public and that some, or all, City Council members attend City Council meetings telephonically or otherwise electronically. The meeting will be held via webcast with NO PHYSICAL LOCATION FOR PUBLIC ATTENDANCE.

For those individuals accessing the meetings through Zoom who wish to make a public comment, please use the Zoom hand raise function (or *9 if you join the webinar via telephone) and the host will unmute you when it is time to speak. Speakers will be limited to 3 minutes each. For more information on speaking at the hearing, visit the city's website <http://citrusheights.net/agendacenter> for more details.

Following the Public Hearing, the City Council may take such action on the project as it deems appropriate. Interested persons are invited to submit written comments prior to and may testify at the Public Hearing. If the matter is continued for any reason to a later date, written comments and public testimony will be accepted until the close of the final Public Hearing. All comments will be considered by the Approving Authority.

If you challenge the action of the City Council on this matter in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice, or in written correspondence delivered to the Planning Division at, or prior to the Public Hearing.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact Amy Van, City Clerk at 916-725-2448. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. TTY/TDD users with questions or comments can call the California Relay Service by dialing 7-1-1.

Dated: January 1, 2021
Publish: January 1, 2021

Citrus Heights Messenger 1-1-2021



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by Jeff Pickering



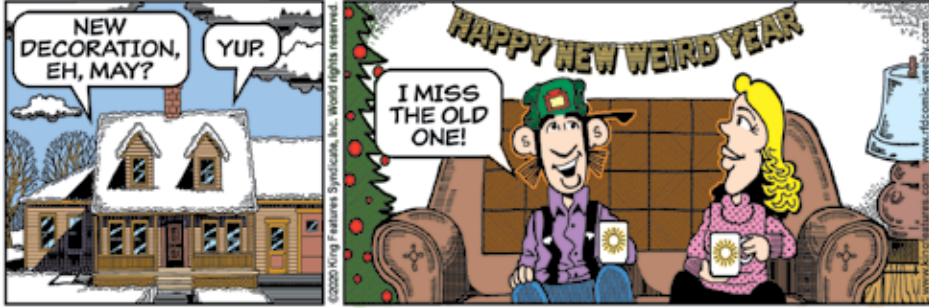
Out on a Limb

by Gary Kopervas



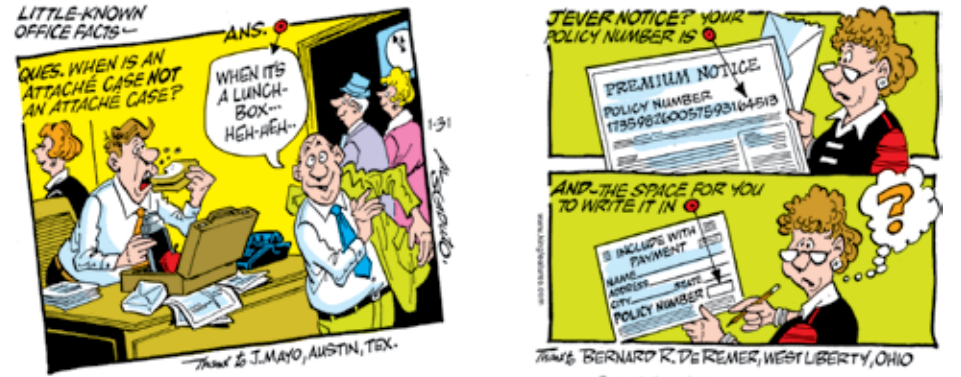
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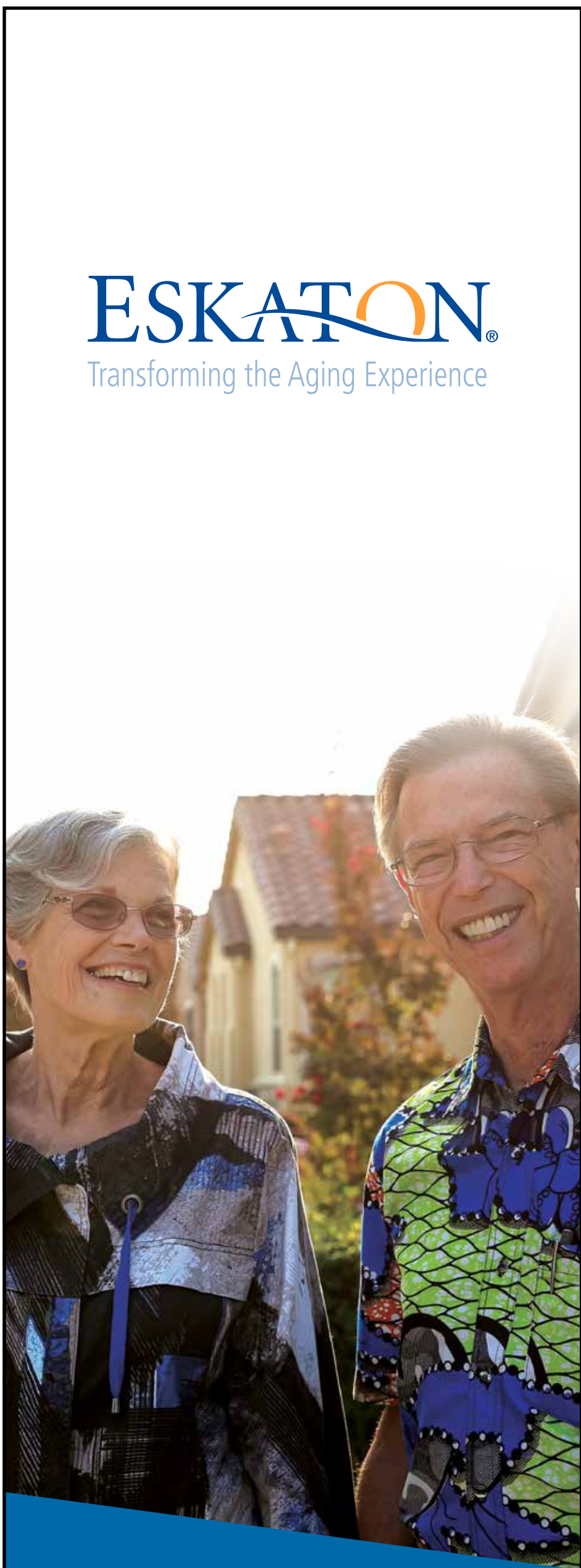
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Christensen Home Earns Spot on "The Great Christmas Light Fight"



The Christensen family with friend Shane Magennis (with Santa hat on right) and host of "The Great Christmas Light Fight" (in front) Carter Oosterhouse at their 7600 Farmgate Way residence. Courtesy photo

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - Pandemic, what pandemic? This year homeowners from Citrus Heights, to Sacramento County and from coast to coast throughout America have worked hard to help their neighbors forget what is going on in the world. Homes, yards and neighborhoods have been transformed into virtual wonderlands of animation, lights, moving parts, and music. One of those families, the Christensen's at 7600 Farmgate Way competed in and was one of four winners of the 2019 "Best Lights in Citrus Heights" contest. As a result of this honor their home will be highlighted on the ninth season of "The Great Christmas Light Fight." What you will see on that show can be viewed until the end of the year.

Earlier in the month the show's creator and one of the judges, Carter Oosterhouse, and a film crew descended upon the neighborhood surrounding 7600 Farmgate Way in Citrus Heights to film an episode for the 2021 season. The Christensen family auditioned for the spot with videos of their 2019 Best Lights in Citrus Heights. This year's creation of 40,000 lights featuring a 30-foot purple royal pirate ship will be highlighted as part of the ninth season. Each of the six one-hour episodes feature four families from different parts of the country. The grand prize for the winning display is \$50,000. Show founder Oosterhouse and interior designer Taniya Nayak are the judges. Houses are chosen based on their previous Christmas displays for their outstanding lights, music, choreography and design. Colby Christensen noted in an email that, "Each family takes great pride in building

their amazing displays bringing their families, neighborhoods and communities together. This was a once and a lifetime experience for us. We had so much fun!" Christensen explained more about the process: "My friend Shane and our family started working on this year's display back in early July. We were able to construct a 30ft Royal ship and an entire dollhouse town out of 90% upcycled items: five bedframes, old fencing and pallets. We have over 40,000 LED lights, character dolls & cut outs, willow & birch trees, reindeer bucks, and detailed snowflakes. There's even hidden "Easter Eggs" for Disney fans of all ages to try to find hidden throughout the display." The four 2019 winners judged this year's "Best Lights in Citrus Heights" contest. Winners can be found on the City of Citrus Heights website. ★

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